

**SNAPSHOT of HOME Program Performance--As of 12/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping\*:

PJ Since (FY):

| Category   | PJ       | State Average | State Rank    | Nat'l Average | Nat'l Ranking (Percentile):* |         |         |
|--|----------|---------------|---------------|---------------|------------------------------|---------|---------|
|  |          |               |               |               | Group                        | B       | Overall |
|  |          |               | PJs in State: | 27            |                              |         |         |
| <b>Program Progress:</b>   |          |               |               |               |                              |         |         |
| % of Funds Committed   | 92.36 %  | 96.56 %       | 24            | 96.45 %       | 14                           | 16      |         |
| % of Funds Disbursed   | 76.22 %  | 86.43 %       | 26            | 87.93 %       | 3                            | 7       |         |
| Leveraging Ratio for Rental Activities                           | 6.94     | 5.03          | 1             | 4.73          | 100                          | 100     |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 88.15 %  | 84.74 %       | 19            | 83.38 %       | 32                           | 30      |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 69.41 %  | 64.68 %       | 15            | 70.15 %       | 38                           | 39      |         |
| <b>Low-Income Benefit:</b>                                       |          |               |               |               |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 77.27 %  | 83.27 %       | 23            | 80.67 %       | 30                           | 31      |         |
| % of 0-30% AMI Renters to All Renters***                         | 42.50 %  | 44.73 %       | 18            | 45.30 %       | 45                           | 43      |         |
| <b>Lease-Up:</b>   |          |               |               |               |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 97.50 %  | 96.41 %       | 16            | 95.32 %       | 38                           | 38      |         |
| <b>Overall Ranking:</b>  |          |               | In State:     | 16 / 27       | Nationally:                  | 46 47   |         |
| <b>HOME Cost Per Unit and Number of Completed Units:</b>         |          |               |               |               |                              |         |         |
| Rental Unit  | \$17,743 | \$27,754      |               | \$26,635      | 440 Units                    | 46.00 % |         |
| Homebuyer Unit   | \$15,156 | \$16,833      |               | \$14,938      | 494 Units                    | 51.60 % |         |
| Homeowner-Rehab Unit   | \$16,360 | \$15,615      |               | \$20,675      | 23 Units                     | 2.40 %  |         |
| TBRA Unit  | \$0      | \$8,313       |               | \$3,216       | 0 Units                      | 0.00 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (295 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Paterson NJ

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

**PJ:**

**State:\***

**National:\*\***

**Rental**

**Homebuyer**

**Homeowner**

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:**

**National Avg:**

0.2 %

1.1 %

**R.S. Means Cost Index:** 1.12

|  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%   |  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%   |
|--|--|--|--|---|--|--|--|--|---|
| <b>RACE:</b>                             |  |  |  |   | <b>HOUSEHOLD TYPE:</b>   |  |  |  |   |
| White:                                   | <span style="border: 1px solid black; padding: 2px;">3.7</span>  | <span style="border: 1px solid black; padding: 2px;">2.6</span>  | <span style="border: 1px solid black; padding: 2px;">21.7</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Single/Non-Elderly:  | <span style="border: 1px solid black; padding: 2px;">37.0</span> | <span style="border: 1px solid black; padding: 2px;">6.3</span>              | <span style="border: 1px solid black; padding: 2px;">8.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">71.4</span> | <span style="border: 1px solid black; padding: 2px;">51.9</span> | <span style="border: 1px solid black; padding: 2px;">47.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Elderly:   | <span style="border: 1px solid black; padding: 2px;">12.6</span> | <span style="border: 1px solid black; padding: 2px;">1.6</span>              | <span style="border: 1px solid black; padding: 2px;">52.2</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">4.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Related/Single Parent:   | <span style="border: 1px solid black; padding: 2px;">37.7</span> | <span style="border: 1px solid black; padding: 2px;">39.4</span>             | <span style="border: 1px solid black; padding: 2px;">21.7</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Related/Two Parent:  | <span style="border: 1px solid black; padding: 2px;">11.6</span> | <span style="border: 1px solid black; padding: 2px;">47.1</span>             | <span style="border: 1px solid black; padding: 2px;">17.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Other:   | <span style="border: 1px solid black; padding: 2px;">1.2</span>  | <span style="border: 1px solid black; padding: 2px;">5.1</span>              | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.2</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.2</span>  | <span style="border: 1px solid black; padding: 2px;">0.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">3.2</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| <b>ETHNICITY:</b>                        |  |  |  |   |  |  |  |  |   |
| Hispanic                                 | <span style="border: 1px solid black; padding: 2px;">24.7</span> | <span style="border: 1px solid black; padding: 2px;">41.2</span> | <span style="border: 1px solid black; padding: 2px;">26.1</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| <b>HOUSEHOLD SIZE:</b>                   |  |  |  |   | <b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>                               |  |  |  |   |
| 1 Person:                                | <span style="border: 1px solid black; padding: 2px;">37.0</span> | <span style="border: 1px solid black; padding: 2px;">3.4</span>  | <span style="border: 1px solid black; padding: 2px;">17.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Section 8:   | <span style="border: 1px solid black; padding: 2px;">40.7</span> | <span style="border: 1px solid black; padding: 2px;">0.2</span> <sup>#</sup> |  |   |
| 2 Persons:                               | <span style="border: 1px solid black; padding: 2px;">15.1</span> | <span style="border: 1px solid black; padding: 2px;">12.0</span> | <span style="border: 1px solid black; padding: 2px;">26.1</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | HOME TBRA:   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |   |
| 3 Persons:                               | <span style="border: 1px solid black; padding: 2px;">20.2</span> | <span style="border: 1px solid black; padding: 2px;">19.5</span> | <span style="border: 1px solid black; padding: 2px;">30.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Other:   | <span style="border: 1px solid black; padding: 2px;">11.4</span> |  |  |   |
| 4 Persons:                               | <span style="border: 1px solid black; padding: 2px;">13.0</span> | <span style="border: 1px solid black; padding: 2px;">29.0</span> | <span style="border: 1px solid black; padding: 2px;">13.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | No Assistance:   | <span style="border: 1px solid black; padding: 2px;">47.9</span> |  |  |   |
| 5 Persons:                               | <span style="border: 1px solid black; padding: 2px;">8.4</span>  | <span style="border: 1px solid black; padding: 2px;">21.3</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| 6 Persons:                               | <span style="border: 1px solid black; padding: 2px;">4.7</span>  | <span style="border: 1px solid black; padding: 2px;">8.7</span>  | <span style="border: 1px solid black; padding: 2px;">13.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| 7 Persons:                               | <span style="border: 1px solid black; padding: 2px;">1.2</span>  | <span style="border: 1px solid black; padding: 2px;">3.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| 8 or more Persons:                       | <span style="border: 1px solid black; padding: 2px;">0.5</span>  | <span style="border: 1px solid black; padding: 2px;">2.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
|  |  |  |  |   | <b># of Section 504 Compliant Units / Completed Units Since 2001</b> |  |  |  | <span style="border: 1px solid black; padding: 2px;">65</span>  |

\* The State average includes all local and the State PJs within that state

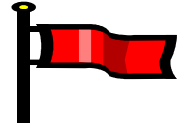
\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Paterson State: NJ Group Rank: 46  
 (Percentile)  
 State Rank: 16 / 27 PJs Overall Rank: 47  
 (Percentile)  
 Summary: 1 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG  |
|-------------------------------------|---|------------|--------------|---|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 76.20%   | <b>88.15</b> |   |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 50.90%   | <b>69.41</b> |   |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>77.27</b> |   |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 90.88%   | <b>97.5</b>  |   |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 2.550    | <b>3.75</b>  |  |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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